

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on December 18, 2013.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard Douglas Cole Waters Sr.  
aka Richard Douglas Waters, aka Richard Walters, aka  
Richard Waters, aka Richard D. Water  
13236 Winston Road  
Ashland, VA 23005

Brandie Nicole Waters  
aka Waters Brandie, aka Brandie N. McQueen, aka  
Brandie McQueen, aka Brandi McQueen, aka  
McQueen Brandie, aka Brandie Nicole McQueen, aka  
Brandie McQueen  
13236 Winston Road  
Ashland, VA 23005

Case Number: 13-36777-KLP  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-4911  
xxx-xx-5770

Attorney for Debtor(s) (name and address):

Patrick Thomas Keith  
Boleman Law Firm, PC  
P.O. Box 11588  
Richmond, VA 23230-1588  
Telephone number: 804-358-9900

Bankruptcy Trustee (name and address):

Roy M. Terry Jr.  
Sands Anderson PC  
P.O. Box 2188  
Richmond, VA 23218-2188  
Telephone number: (804) 648-1636

**Meeting of Creditors:**

Date: **January 27, 2014**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**March 28, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: December 19, 2013

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Richard Douglas Cole Waters, Sr.  
 Brandie Nicole Waters  
 Debtors

Case No. 13-36777-KLP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: bullockn  
 Form ID: B9A

Page 1 of 3  
 Total Noticed: 95

Date Rcvd: Dec 19, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2013.

db/jdb +Richard Douglas Cole Waters, Sr., Brandie Nicole Waters, 13236 Winston Road,  
 Ashland, VA 23005-7128  
 12135974 +Amscot, Po Box 25137, Tampa, FL 33622-5137  
 12135976 Bon Secours St. Mary's Hosp., Attn: Bankruptcy Department, PO Box 28538,  
 Richmond, VA 23228-8538  
 12135977 +Brighthouse, 3767 All American Blvd, Orlando, FL 32810-4790  
 12135978 C&F Finance - New Location, 1313 E. Main Street St. 400, Richmond, VA 23219-0000  
 12135982 +Central Park Apartments, 525 1 Center Blvd, Altamonte Springs, FL 32701-2201  
 12135983 +Charles E. Wright, Sr., 11300 Gwaltney Church Road, Ashland, VA 23005-7625  
 12135984 +Charles Francis & Sons Heating, 122 Thompson Street, Ashland, VA 23005-1512  
 12135986 Citibank (South Dakota), N.A., RE: Bankruptcy, P.O. Box 6094, Sioux Falls, SD 57117-6094  
 12135987 +Clay County Florida, PO Box 1366, Green Cove Springs, FL 32043-1366  
 12135988 Comcast, 5401 Staples Mill Road, Richmond, VA 23228-5443  
 12135991 +Continental Emergency Services, 111 Bulifants Blvd. Suite B, Williamsburg, VA 23188-5711  
 12135993 +County of Brunswick, Treasurer, P.O. Box 130, Lawrenceville, VA 23868-0130  
 12135995 +County of Dinwiddie, Treasurer, P.O. Box 178, Dinwiddie, VA 23841-0178  
 12135996 +County of Hanover, c/o Hanover County Atty., P.O. Box 470, Hanover, VA 23069-0470  
 12135997 +County of Hanover RE, Treasurer, P.O. Box 200, Hanover, VA 23069-0200  
 12135999 +County of King William, Treasurer, P.O. Box 156, King William, VA 23086-0156  
 12136000 +County of Mecklenburg, Robert Gregory, Treasurer, P.O. Box 250, Boydton, VA 23917-0250  
 12136002 +Department of Social Services, County of Hanover - SNAP, 12304 Washington Highway,  
 Ashland, VA 23005-7646  
 12136004 Doubleday Book Club, RE: Bankruptcy, PO Box 916400, Rantoul, IL 61866-6400  
 12136005 +Duval County Florida, 501 West Adams Street, Jacksonville, FL 32202-4603  
 12136006 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
 12136011 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solutions, Re: Henrico Doctors,  
 9701 Metropolitan Ct, Suite B, Richmond, VA 23236-3662)  
 12136008 +Famis, P.O. Box 1820, Richmond, VA 23218-1820  
 12136010 Fingerhut Corporation, PO Box 1250, Saint Cloud, MN 56395-1250  
 12136012 Frost-Arnett Company, Re: N. E. Florida Endocrine, PO Box 198988, Nashville, TN 37219-8988  
 12136016 +Hills Borough County Florida, 601 E. Kennedy Blvd, Tampa, FL 33602-4156  
 12136017 #+Horizon Financial Management, 8585 S. Broadway, Suite 880, Merrillville, IN 46410-5661  
 12136019 +James River Air Conditioning, 1905 Westmoreland Street, Richmond, VA 23230-3225  
 12136020 +Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198  
 12136022 +LCA Collections, Re: LabCorp, 1250 Chapel Hill Road, Burlington, NC 27215-7141  
 12136021 +Labcorp, Re: Bankruptcy Dept., PO Box 2240, Burlington, NC 27216-2240  
 12136023 +Lee County Florida, 2115 Second St, Fort Myers, FL 33901-3012  
 12136024 +Locke A. Taylor, DVM, Re: Bankruptcy, 9023 Woodman Road, Richmond, VA 23228-2133  
 12136027 +Memorial Regional Medical Cent, P.O. Box 28538, Richmond, VA 23228-8538  
 12136029 Midland Funding LLC, Recoser, LLC, 22 SE 2nd Ave, St#1120, Miami, FL 33131-1605  
 12136030 NAFS, RE: Blockbuster, P.O. Box 9027, Williamsville, NY 14231-9027  
 12136031 +National Credit Audit Corp., Re: Ashland Woods, 8600 N. Industrial Rd,  
 Peoria, IL 61615-1504  
 12136034 Online Collections, Re: Tampa Electric Company, PO Box 1489, Winterville, NC 28590-1489  
 12136038 +PMAB LLC, P.O. Box 12150, Charlotte, NC 28220-2150  
 12136035 +Patient First, Attn: Patient Accounts, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263  
 12136036 +Penn Credit Corp, 916 14th Street, Harrisburg, PA 17104-3425  
 12136037 +Pioneer Credit Recovery, P.O. Box 228, Arcade, NY 14009-0228  
 12136040 +Protocol Recovery, 509 Mercer Ave, Panama City, FL 32401-2631  
 12136041 +Quest Diagnostics, Inc., Bankruptcy, 3 Giralda Farms, Madison, NJ 07940-1027  
 12136048 +Scholastic, Re: Bankruptcy, 2931 E. McCarty Street, Jefferson City, MO 65101-4431  
 12136049 +Sequenom CMM Inc., 3595 John Hopkins Court, San Diego, CA 92121-1121  
 12136050 Sheridan Children's Health, Attn: Bankruptcy Dept, P.O. Box 452409,  
 Fort Lauderdale, FL 33345-2409  
 12136051 +Sprint, Attn: Bankruptcy Dept, 12502 Sprint, Reston, VA 20196-0001  
 12136052 +St. Joseph's Hospital, RE: Bankruptcy, 301 Prospect Ave., Syracuse, NY 13203-1807  
 12136053 +St. Mary's Hospital, Attn: Bankruptcy Dept, P.O. Box 28538, Richmond, VA 23228-8538  
 12136056 United Consumers, Inc., Re: Commonwealth Radiology, P.O. Box 4466,  
 Woodbridge, VA 22194-4466  
 12136059 +Virginia Credit Union, P.O. Box 90010, Richmond, VA 23225-9010  
 12136060 +Virginia Emer Phys LLP, Mail Processing Center, P.O. Box 41309, Dept. 142,  
 Nashville, TN 37204-1309  
 12136061 +Wachovia Bank NA, Wells Fargo Bankruptcy, 1 Home Campus #2303, Des Moines, IA 50328-0001  
 12136062 Washington Mutual, Re: Bankruptcy, 9200 Oakdale Ave, Chatsworth, CA 91311-6500  
 12136063 +West End Obstetrics & Gyneco, P.O. Box 79164, Baltimore, MD 21279-0164  
 12136064 +William A. Young, III PC, 8041 Forest Hill Avenue, Richmond, VA 23225-1907  
 12136065 +William T. Boland, DMD, 5700 Old Richmond Avenue, Ste. D-15, Richmond, VA 23226-1828

District/off: 0422-7

User: bullockn  
Form ID: B9A

Page 2 of 3  
Total Noticed: 95

Date Rcvd: Dec 19, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: ecf@bolemanlaw.com Dec 20 2013 02:28:03 Patrick Thomas Keith,  
Boleman Law Firm, PC, P.O. Box 11588, Richmond, VA 23230-1588

tr EDI: QRMTERRY.COM Dec 20 2013 02:28:00 Roy M. Terry, Jr., Sands Anderson PC,  
P.O. Box 2188, Richmond, VA 23218-2188

12135973 +EDI: RMCB.COM Dec 20 2013 02:28:00 AMCA, 4 Westchester Plaza, Suite 110,  
Elmsford, NY 10523-1615

12135980 EDI: CAPIO.COM Dec 20 2013 02:28:00 Capio Partners, 222 Texoma Pkwy, Suite 150,  
Sherman, TX 75090-0000

12135979 EDI: CAPIO.COM Dec 20 2013 02:28:00 Capio Partners, 222 Texoma Pkwy, Ste. 150,  
RE: University Community Health, Sherman, TX 75090-0000

12135981 EDI: CAPITALONE.COM Dec 20 2013 02:28:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083

12135985 +EDI: CHASE.COM Dec 20 2013 02:28:00 Chase, Attn: Bankruptcy Dept, 201 N. Walnut Street,  
Wilmington, DE 19801-2920

12135989 EDI: WFNNB.COM Dec 20 2013 02:28:00 Comenity/Lane Bryant, Attn: Bankruptcy Dept,  
P.O. Box 182789, Columbus, OH 43218-2789

12135990 +E-mail/Text: crbankruptcy@commrad.com Dec 20 2013 02:29:51 Commonwealth Radiology,  
Re: Bankruptcy, 1508 Willow Lawn Dr, Ste 117, Richmond, VA 23230-3421

12135992 +EDI: CONVERGENT.COM Dec 20 2013 02:28:00 Convergent Outsourcing, Re: Sprint,  
500 SW 7th St, Bld A 100, Renton, WA 98057-2983

12135994 +E-mail/Text: saxonl@chesterfield.gov Dec 20 2013 02:29:58 County of Chesterfield, Treasurer,  
P.O. Box 40, Chesterfield, VA 23832-0903

12135998 E-mail/Text: bankruptcy@co.henrico.va.us Dec 20 2013 02:29:51 County of Henrico,  
Treasury Division, P.O. Box 90775, Henrico, VA 23273-0775

12136001 +EDI: CREDPROT.COM Dec 20 2013 02:28:00 Credit Protection Association,  
RE: Bright House Networks, 13355 Noel Road, 21st Floor, Dallas, TX 75240-6837

12136003 EDI: DIRECTV.COM Dec 20 2013 02:28:00 Direct TV, RE: Bankruptcy, PO Box 6550,  
Englewood, CO 80155-6550

12136007 +E-mail/Text: bknotification@exeterfinance.com Dec 20 2013 02:29:57 Exeter Finance,  
P.O. Box 166008, Irving, TX 75016-6008

12136013 +EDI: RMSC.COM Dec 20 2013 02:28:00 GEGRB/Wal Mart, PO BOX 276, Mail code OH 3-4258,  
Dayton, OH 45401-0276

12136014 +EDI: CITICORP.COM Dec 20 2013 02:28:00 Goodyear/CBNA, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

12136018 +EDI: HFC.COM Dec 20 2013 02:28:00 HSBC, Attn: Bankruptcy Department, PO Box 5253,  
Carol Stream, IL 60197-5253

12136015 +EDI: HCA2.COM Dec 20 2013 02:28:00 Henrico Doctor's Hospital, Attn: Legal Dept.,  
P.O. Box 13620, Richmond, VA 23225-8620

12136020 +EDI: JEFFERSONCAP.COM Dec 20 2013 02:28:00 Jefferson Capital Systems, 16 McLeland Road,  
Saint Cloud, MN 56303-2198

12136025 EDI: RESURGENT.COM Dec 20 2013 02:28:00 LVNV Funding LLC, c/o Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587

12136026 +E-mail/Text: mjefferson@mechmedctr.com Dec 20 2013 02:29:59 Mechanicsville Med Ctr,  
7571 Cold Harbor Rd, Mechanicsville, VA 23111-1631

12136028 +EDI: MID8.COM Dec 20 2013 02:28:00 Midland Credit Management Inc., 8875 Aero Drive,  
Suite 200, San Diego, CA 92123-2255

12136033 E-mail/Text: bankruptcydepartment@ncogroup.com Dec 20 2013 02:29:29 NCO Financial,  
Re: VA Emergency Physicians, 507 Prudential Rd., Horsham, PA 19044-2308

12136032 E-mail/Text: bankruptcydepartment@ncogroup.com Dec 20 2013 02:29:29 NCO Financial,  
Re: University Medical Center, 507 Prudential Rd., Horsham, PA 19044-2308

12135972 +E-mail/Text: ustpregion4.rh.ecf@usdoj.gov Dec 20 2013 02:29:03 Office of the US Trustee,  
701 E. Broad Street, Room 4304, Richmond, VA 23219-1885

12136039 EDI: PRA.COM Dec 20 2013 02:28:00 Portfolio Recovery, 120 Corporate Boulevard, Suite 100,  
Norfolk, VA 23502-0000

12136047 +EDI: PHINRJMA.COM Dec 20 2013 02:28:00 RJM Acquisitions, Re: Doubleday Book Club,  
575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

12136046 +EDI: PHINRJMA.COM Dec 20 2013 02:28:00 RJM Acquisitions, Re: Scholastic,  
575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

12136042 +E-mail/Text: colleen.atkinson@rmscollect.com Dec 20 2013 02:30:01  
Receivables Management Systems, Re: Medical Payment Data, P.O. Box 8630,  
Richmond, VA 23226-0630

12136043 +E-mail/Text: colleen.atkinson@rmscollect.com Dec 20 2013 02:30:01  
Receivables Management Systems, Re: Mechanicsville Med Ctr, P.O. Box 8630,  
Richmond, VA 23226-0630

12136044 +E-mail/Text: colleen.atkinson@rmscollect.com Dec 20 2013 02:30:01  
Receivables Management Systems, Re: Patient First, P.O. Box 8630, Richmond, VA 23226-0630

12136045 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Dec 20 2013 02:32:31 Regional Acceptance Corp.,  
BK Section/100-50-01-51, PO Box 1847, Wilson, NC 27894-1847

12136054 EDI: AISTMBL.COM Dec 20 2013 02:28:00 T-Mobile, Re: Bankruptcy, P.O. Box 37380,  
Albuquerque, NM 87176-7380

12136055 +E-mail/Text: bankruptcydepartment@ncogroup.com Dec 20 2013 02:29:29 Transworld Systems,  
4740 Baxter Road, Ste. 104, Virginia Beach, VA 23462-4484

12136057 +EDI: AFNIVERIZONE.COM Dec 20 2013 02:28:00 Verizon, 500 Technology Drive, Suite 550,  
Saint Charles, MO 63304-2225

12136058 +EDI: AFNIVZWIRE.COM Dec 20 2013 02:28:00 Verizon Wireless, Bankruptcy Dept., PO Box 3397,  
Bloomington, IL 61702-3397

District/off: 0422-7

User: bullockn  
Form ID: B9A

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Total Noticed: 95

Date Rcvd: Dec 19, 2013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12136059 +EDI: VACU.COM Dec 20 2013 02:28:00 Virginia Credit Union, P.O. Box 90010,  
Richmond, VA 23225-9010

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

12135975 AR Resources Inc., RE: Emergency Resources Group, 1777 Sentry Pkwy W.  
12136009 ##+Financial Credit Services, PO Box 1211, Palatine, IL 60078-1211

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 21, 2013

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2013 at the address(es) listed below:

Patrick Thomas Keith on behalf of Joint Debtor Brandie Nicole Waters ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Patrick Thomas Keith on behalf of Debtor Richard Douglas Cole Waters, Sr. ecf@bolemanlaw.com,  
ecfbackup@bolemanlaw.com  
Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com; rterry@ecf.epiqsystems.com  
TOTAL: 3